

United States Bankruptcy Court
Eastern District of Virginia
Richmond Division

In re:

Case Number 14-30942-KLP
Chapter 13

Diana H. Foster
Robert Dean Foster

Debtor(s)

**NOTICE TO DEBTOR(S) AND CREDITORS
CONCERNING ISSUANCE OF DISCHARGE**

The Trustee has filed a report of completion of plan payments. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

TO THE DEBTOR(S):

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s') Certification of Compliance with 11 U.S.C. §1328 as required by Local Bankruptcy Rule 4008-2(A). A copy of this form may be obtained from the Clerk's Office or via the Bankruptcy Forms button on the Court's Internet web site at www.vaeb.uscourts.gov. Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

TO CREDITORS:

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing unless, within 21 days of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §522(p)(1) of the Bankruptcy Code that exceeds \$125,000 in value for cases filed before April 1, 2007, \$136,875 if the case was filed April 1, 2007 through March 31, 2010, \$146,450 if the case was filed on or after April 1, 2010, \$155,675 if the case was filed on or after April 1, 2013, \$160,375 if the case was filed on or after April 1, 2016, or \$170,350 if the case was filed on or after April 1, 2019, and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §522(q)(1)(A) or liable for a debt of the kind described in §522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: May 24, 2019

William C. Redden , Clerk
United States Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Diana H. Foster
 Robert Dean Foster
 Debtors

Case No. 14-30942-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: nt400815

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 Total Noticed: 52

Date Rcvd: May 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2019.

db/jdb
 cr +Diana H. Foster, Robert Dean Foster, 814 Grafton Street, Fredericksburg, VA 22405-2261
 +First Citizens Bank & Trust Company, c/o The Fitzpatrick Law Office, P.C.,
 4118 Leonard Drive, Suite 200, Fairfax, VA 22030-5118
 12227040 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 12227041 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998-0000)
 12227042 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
 12227044 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 12227045 +Chase Manhattan Mortga, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
 12227048 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, Dell Financial Services Attn: Bankruptcy,
 Po Box 81577, Austin, TX 78708-0000)
 12227051 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 12227052 +Elux/cbsd, CitiCorp Credit Services Centralized Ban, Po Box 20507,
 Kansas City, MO 64195-0507
 12227054 Fia Csn, 4060 Ogletown/Stanton Rd, Newark, DE 19713-0000
 12227056 +First Citizens-a Va Co, P O Box 27607, Raleigh, NC 27611-7607
 12227065 +Hsbc/mitsu, Po Box 30253, Salt Lake City, UT 84130-0253
 12227662 ++ROBERT P MCINTOSH, U S ATTORNEY S OFFICE, EASTERN DISTRICT OF VIRGINIA,
 919 E MAIN ST SUITE 1900, RICHMOND VA 23219-4625
 (address filed with court: U. S. Attorney, 600 E. Main St., 18th Floor,
 Richmond, VA 23219)
 12343391 +SPOTSYLVANIA COUNTY TREASURER'S OFFICE, PO BOX 100, SPOTSYLVANIA, VA 22553-0100
 12227069 +Samuel White, PC, 5040 Corp Woods Dr, Ste 120, Virginia Beach, VA 23462-4377
 12227070 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 12227071 +Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
 12227072 +Trac/cbsd, Po Box 6500, Sioux Falls, SD 57117-6500
 12227073 +Treasurer's office, PO Box 100, Spotsylvania, VA 22553-0100
 12227074 +Unknown, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 12227079 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701-0000)
 12285744 +WELLS FARGO BANK, N.A., PO BOX 10438, MAC: X2505-036, DES MOINES, IA 50306-0438
 12227076 +Wachov/ftu/Wells Fargo, Po Box 31557, Mac B6955-01b, Billings, MT 59107-1557
 12227077 +Wells Fargo, Po Box 60510, Los Angeles, CA 90060-0510
 12227078 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
 12440914 +Wells Fargo Card Services, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001
 12295781 +Wells Fargo Home Mortgage, Attention: Bankruptcy Department, MAC #D3347-014,
 3476 Stateview Blvd, Fort Mill, SC 29715-7203
 12227080 Wfm/wbm, 3480 Stateview Blv, Des Moines, IA 50306-0000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12227039 E-mail/Text: ebnbankruptcy@ahm.honda.com May 25 2019 03:09:00 American Honda Finance,
 Po Box 168088, Irving, TX 75016-0000
 12227047 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 25 2019 03:08:31
 Comenity Bank/Value City Furniture, Attn: Bankruptcy, Po Box 182686,
 Columbus, OH 43218-2686
 12227046 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 25 2019 03:08:31 Comenity Bank/cathrins,
 Po Box 182273, Columbus, OH 43218-2273
 12227049 +E-mail/PDF: pa_dc_ed@navient.com May 25 2019 03:12:13 Dept Of Ed/sallie Mae, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 12227050 +E-mail/Text: mrdiscen@discover.com May 25 2019 03:08:06 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 12272721 E-mail/Text: bkl@firstcitizens.com May 25 2019 03:09:09 First Citizens Bank & Trust Company,
 Attn: Roz Johnson Duty, PO Box 25187, Raleigh NC 27611-5187
 12227053 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 25 2019 03:08:31 Fashion Bug/soanb,
 Po Box 84073, Columbus, GA 31908-4073
 12227055 +E-mail/Text: bkl@firstcitizens.com May 25 2019 03:09:09 First Citizens Bank &,
 100 East Tryon, Raleigh, NC 27603-3581
 12227057 +E-mail/Text: mulrich@fredorthoc.com May 25 2019 03:08:40 Fredericksburg Orthopedic,
 3310 Fall Hill Ave, Fredericksburg, VA 22401-3000
 12227058 +E-mail/PDF: gecsed@recoverycorp.com May 25 2019 03:12:37 GECRB/ Old Navy,
 Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104
 12227062 +E-mail/PDF: gecsed@recoverycorp.com May 25 2019 03:12:05 GECRB/JC Penny,
 Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 12227059 +E-mail/PDF: gecsed@recoverycorp.com May 25 2019 03:12:37 Gecrb/Amazon, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 12227063 +E-mail/PDF: gecsed@recoverycorp.com May 25 2019 03:12:37 Gecrb/Lowes,
 Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
 12227060 +E-mail/PDF: gecsed@recoverycorp.com May 25 2019 03:12:05 Gecrb/american Honda,
 C/o Po Box 965036, Orlando, FL 32896-0001

District/off: 0422-7

User: smithla
Form ID: nt400815

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Total Noticed: 52

Date Rcvd: May 24, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12227061 +E-mail/PDF: gecsedirecoverycorp.com May 25 2019 03:12:05 Gecrb/best Buy, Po Box 981439,
El Paso, TX 79998-1439
12227064 +E-mail/PDF: gecsedirecoverycorp.com May 25 2019 03:12:05 Gecrb/sleepys,
C/o Po Box 965036, Orlando, FL 32896-0001
12227066 +E-mail/Text: cio.bncmail@irs.gov May 25 2019 03:08:14 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
12227067 +E-mail/Text: bncnotices@becket-lee.com May 25 2019 03:08:09 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
12468051 E-mail/PDF: pa_dc_claims@navient.com May 25 2019 03:12:45 Navient Solutions, Inc.,
Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
12309107 E-mail/Text: bnc-quantum@quantum3group.com May 25 2019 03:08:38
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
12227068 +E-mail/PDF: pa_dc_claims@navient.com May 25 2019 03:12:12 Sallie Mae, 11100 Usa Pkwy,
Fishers, IN 46037-9203
12227075 E-mail/Text: bkr@taxva.com May 25 2019 03:09:18 Virginia Dept of Taxation, PO Box 2369,
Richmond, VA 23218-2369
12394175 +E-mail/Text: bkr@taxva.com May 25 2019 03:09:18 Virginia Department of Taxation,
PO Box 2156, Richmond, VA 23218-2156

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, N.A.
12227043 Cap1/bstby, 00000-0000
12250166* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 970024,
Saint Louis, MO 63197-0024)
12273837 ##+FREDERICKSBURG CREDIT BUREAU, INC., 10506 WAKEMAN DRIVE, FREDERICKSBURG, VA 22407-8040
TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2019 at the address(es) listed below:

Jeremy Calvin Huang on behalf of Debtor Diana H. Foster jhuang@chadwickwashington.com,
bankruptcy@chadwickwashington.com
Jeremy Calvin Huang on behalf of Joint Debtor Robert Dean Foster jhuang@chadwickwashington.com,
bankruptcy@chadwickwashington.com
Johnie Rush Muncy on behalf of Creditor Wells Fargo Bank, N.A. jmuncy@siwpc.com,
bjordan@siwpc.com/dsasser@siwpc.com/ewhite@siwpc.com/mfreeman@siwpc.com/npatel@siwpc.com/bkrefer
als@siwpc.com/siwbkecf@siwpc.com/siwpc@ecf.courtdrive.com/siwttecf@siwpc.com
Kevin M. Fitzpatrick on behalf of Creditor First Citizens Bank & Trust Company
kevin@fitzlaw.biz, kelly@fitzlaw.biz
Mark Joseph Dahlberg on behalf of Joint Debtor Robert Dean Foster mark.dahlberg1@gmail.com
Mark Joseph Dahlberg on behalf of Debtor Diana H. Foster mark.dahlberg1@gmail.com
Suzanne E. Wade ecfsummary@ch13ricva.com, trustee@ch13ricva.com/fred@cmcl3.net

TOTAL: 7